B9E ALT (Official Form 9E ALT) (Chapter 11 Individual or Joint Debtor Case) (12/07)

Case Number 09-41945

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 11 bankruptcy case concerning the debtor(s) listed below was filed on November 5, 2009.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations. Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address): Monica Iusco Romeo Iusco 8651 Harms Road 8651 Harms Road Skokie, IL 60077 Skokie, IL 60077 Case Number: 09–41945 Social Security / Individual Taxpayer ID / Employer Tax ID / Other Office Code: xxx-xx-0659 xx-xx-4867 Attorney for Debtor(s) (name and address): Forrest L Ingram Forrest L. Ingram, P.C. 79 W Monroe Street Suite 900 Chicago, IL 60603 Telephone number: 312 759-2838

Meeting of Creditors:

Date: **December 8, 2009** Time: **01:30 PM**

Location: 219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 804, Chicago,

IL 60604

All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Proof of Claim:

Notice of deadline will be sent at a later time.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

Deadline to File a Complaint to Determine Dischargeability of Certain Debts: February 8, 2010

Deadline to File a Complaint Objecting to Discharge of the Debtor:

First date set for hearing on confirmation of plan. Notice of that date will be sent at a later time.

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

	For the Court: Clerk of the Bankruptcy Court: Kenneth S. Gardner
Hours Open: Monday – Friday 9:00 AM – 4:30 PM	Date: November 6, 2009

Case 09-41945 Doc 10 Filed 11/06/09 Entered 11/08/09 23:25:58 Desc Imaged Certificate of Service Page 2 of 6

	EXPLANATIONS B9E ALT (Official Form 9E ALT) (12/07
Filing of Chapter 11 Bankruptcy Case	A bankruptcy case under chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the court. You may be sent a copy of the plan and a disclosure statement telling you about the plan, and you might have the opportunity to vote on the plan. You will be sent notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the debtor will remain in possession of the debtor's property and may continue to operate any business.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
May Not Take Certain	Prohibited collection actions are listed in Bankruptcy Code §§ 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice. The court, after notice and a hearing, may order that the United States trustee not convene the meeting if the debtor has filed a plan for which the debtor solicited acceptances before filing the case.
	A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. You may look at the schedules that have been or will be filed at the bankruptcy clerk's office. If your claim is scheduled and is <i>not</i> listed as disputed, contingent, or unliquidated, it will be allowed in the amount scheduled unless you file a Proof of Claim or you are sent further notice about the claim. Whether or not your claim is scheduled, you are permitted to file a Proof of Claim. If your claim is not listed at all <i>or</i> if your claim is listed as disputed, contingent, or unliquidated, then you must file a Proof of Claim or you might not be paid any money on your claim and may be unable to vote on a plan. The court has not yet set a deadline to file a Proof of Claim. If a deadline is set, you will be sent another notice. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Filing Deadline for a Creditor with a Foreign Address: The deadlines for filing claims will be set in a later court order and will apply to all creditors unless the order provides otherwise. If notice of the order setting the deadline is sent to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
· ·	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code §§ 1141(d). Unless the court orders otherwise, however, the discharge will not be effective until completion of all payments under the plan. A discharge means that you may never try to collect the debt from the debtor except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code §§ 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §§ 1141(d)(3), you must file a complaint with the required filing fee in the bankruptcy clerk's office not later than the first date set for the hearing on confirmation of the plan. You will be sent another notice informing you of that date.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
	Refer to Other Side for Important Deadlines and Notices

Case 09-41945 Doc 10 Filed 11/06/09 Entered 11/08/09 23:25:58 Desc Imaged Certificate of Service Page 3 of 6

B10 (Official Form 10) (12/08)

UNITED STATES BANKRUPTCY COURT Northern District of Illinois		PROOF OF CLAIM		
Name of Debtor: Romeo Iusco Monica Iusco	Case Number: 09-41945 - JPC			
NOTE: This form should not be used to make a claim for an administrative expense arising after the commencement of the case. A request for payment of an administrative expense may be filed pursuant to 11 U.S.C. § 503.				
Name of Creditor (the person or other entity to whom the debtor owes money or property):		s box to indicate that this claim previously filed claim.		
Name and address where notices should be sent:	Court Clain (If known)	m Number:		
Telephone number:	Filed on:			
Name and address where payment should be sent (if different from above):	☐ Check this box if you are aware that anyone else has filed a proof of claim relating to your claim. Attach copy of statement giving particulars.			
Telephone number:	☐ Check this box if you are the debtor or trustee in this case.			
1. Amount of Claim as of Date Case Filed: If all or part of your claim is secured, complete item 4 below; however, if all of your claim is unsecured, do not complete item 4.	5. Amount of Claim Entitled to Priority under 11 U.S.C. §507(a). If any portion of your claim falls in one of the following categories, check the box and state the amount.			
If all or part of your claim is entitled to priority, complete item 5.	Specify the	priority of the claim.		
Check this box if claim includes interest or other charges in addition to the principal amount of claim. Attach itemized statement of interest or charges.	□Domestic support obligations under 11 U.S.C. §507(a)(1)(A) or (a)(1)(B).			
2. Basis for Claim: (See instruction #2 on reverse side.)	☐Wages, sa	alaries, or commissions (up to		
3. Last four digits of any number by which creditor identifies debtor: 3a. Debtor may have scheduled account as: (See instruction #3a on reverse side.)	\$10,950* filing of t of the del	earned within 180 days before be bankruptcy petition or cessation or's business, whichever is earlier \$507 (a)(4).		
4. Secured Claim (See instruction #4 on reverse side.) Check the appropriate box if your claim is secured by a lien on property or a right of setoff and provide the requested information.	□Contributions to an employee benefit plan - 11 U.S.C. §507 (a)(5). □Up to \$2,425* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use - 11 U.S.C. §507 (a)(7). □Taxes or penalties owed to governmental units			
Nature of property or right of setoff: ☐ Real Estate ☐ Motor Vehicle ☐ Other Describe:				
Value of Property: \$ Annual Interest Rate%				
Amount of arrearage and other charges as of time case filed included in secured claim,		C. §507 (a)(8).		
if any: \$ Basis for perfection: Amount of Secured Claim: \$ Amount Unsecured: \$	U.S.C. §507 (a)().			
6. Credits: The amount of all payments on this claim has been credited for the purpose of making this proof of claim.				
7. Documents: Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. You may also attach a summary. Attach redacted copies of documents providing evidence of perfection of a security interest. You may also attach a summary. (See instruction 7 and definition of "redacted" on reverse side.)		Amount entitled to priority: \$		
SCANNING.		*Amounts are subject to adjustment on 4/1/10 and every 3 years thereafter with respect to cases commenced on or after the date of adjustment.		
If the documents are not available, please explain: Signature: The person filing this claim must sign it. Sign and print name and title, if any, of the c		T		
person authorized to file this claim and state address and telephone number if different from the n above. Attach copy of power of attorney, if any.		TON COCKI COD CAME		

Case 09-41945 Doc 10 Filed 11/06/09 Entered 11/08/09 23:25:58 Desc Imaged Certificate of Service Page 4 of 6

B10 (Official Form 10) (12/08) - Cont.

INSTRUCTIONS FOR PROOF OF CLAIM FORM

The instructions and definitions below are general explanations of the law. In certain circumstances, such as bankruptcy cases not filed voluntarily by the debtor, there may be exceptions to these general rules.

Items to be completed in Proof of Claim form

Court, Name of Debtor, and Case Number:

Fill in the federal judicial district where the bankruptcy case was filed (for example, Central District of California), the bankruptcy debtor's name, and the bankruptcy case number. If the creditor received a notice of the case from the bankruptcy court, all of this information is located at the top of the notice.

Creditor's Name and Address:

Fill in the name of the person or entity asserting a claim and the name and address of the person who should receive notices issued during the bankruptcy case. A separate space is provided for the payment address if it differs from the notice address. The creditor has a continuing obligation to keep the court informed of its current address. See Federal Rule of Bankruptcy Procedure (FRBP) 2002(g).

1. Amount of Claim as of Date Case Filed:

State the total amount owed to the creditor on the date of the Bankruptcy filing. Follow the instructions concerning whether to complete items 4 and 5. Check the box if interest or other charges are included in the claim.

2. Basis for Claim:

State the type of debt or how it was incurred. Examples include goods sold, money loaned, services performed, personal injury/wrongful death, car loan, mortgage note, and credit card. If the claim is based on the delivery of health care goods or services, limit the disclosure of the goods or services so as to avoid embarrassment or the disclosure of confidential health care information. You may be required to provide additional disclosure if the trustee or another party in interest files an objection to your claim.

3. Last Four Digits of Any Number by Which Creditor Identifies Debtor:

State only the last four digits of the debtor's account or other number used by the creditor to identify the debtor.

3a. Debtor May Have Scheduled Account As:

Use this space to report a change in the creditor's name, a transferred claim, or any other information that clarifies a difference between this proof of claim and the claim as scheduled by the debtor.

4. Secured Claim:

Check the appropriate box and provide the requested information if the claim is fully or partially secured. Skip this section if the claim is entirely unsecured. (See DEFINITIONS, below.) State the type and the value of property that secures the claim, attach copies of lien documentation, and state annual interest rate and the amount past due on the claim as of the date of the bankruptcy filing.

5. Amount of Claim Entitled to Priority Under 11 U.S.C. §507(a):

If any portion of your claim falls in one or more of the listed categories, check the appropriate box(es) and state the amount entitled to priority. (See DEFINITIONS, below.) A claim may be partly priority and partly non-priority. For example, in some of the categories, the law limits the amount entitled to priority.

6. Credits:

An authorized signature on this proof of claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

7. Documents:

Attach to this proof of claim form redacted copies documenting the existence of the debt and of any lien securing the debt. You may also attach a summary. You must also attach copies of documents that evidence perfection of any security interest. You may also attach a summary. FRBP 3001(c) and (d). If the claim is based on the delivery of health care goods or services, see instruction 2. Do not send original documents, as attachments may be destroyed after scanning.

Date and Signature:

The person filing this proof of claim must sign and date it. FRBP 9011. If the claim is filed electronically, FRBP 5005(a)(2), authorizes courts to establish local rules specifying what constitutes a signature. Print the name and title, if any, of the creditor or other person authorized to file this claim. State the filer's address and telephone number if it differs from the address given on the top of the form for purposes of receiving notices. Attach a complete copy of any power of attorney. Criminal penalties apply for making a false statement on a proof of claim.

DEFINITIONS

A debtor is the person, corporation, or other entity that has filed a bankruptcy case.

A creditor is a person, corporation, or other entity owed a debt by the debtor that arose on or before the date of the bankruptcy filing. See 11 U.S.C. §101

Claim

A claim is the creditor's right to receive payment on a debt owed by the debtor that arose on the date of the bankruptcy filing. See 11 U.S.C. §101 (5). A claim may be secured or unsecured.

Proof of Claim

A proof of claim is a form used by the creditor to indicate the amount of the debt owed by the debtor on the date of the bankruptcy filing. The creditor must file the form with the clerk of the same bankruptcy court in which the bankruptcy case was

Secured Claim Under 11 U.S.C. §506(a)

A secured claim is one backed by a lien on property of the debtor. The claim is secured so long as the creditor has the right to be paid from the property prior to other creditors. The amount of the secured claim cannot exceed the value of the property. Any amount owed to the creditor in excess of the value of the property is an unsecured claim. Examples of liens on property include a mortgage on real estate or a security interest in a car.

A lien may be voluntarily granted by a debtor or may be obtained through a court proceeding. In some states, a court judgment is a lien. A claim also may be secured if the creditor owes the debtor money (has a right to setoff).

Unsecured Claim

An unsecured claim is one that does not meet the requirements of a secured claim. A claim may be partly unsecured if the amount of the claim exceeds the value of the property on which the creditor has a

Claim Entitled to Priority Under 11 U.S.C.

§507(a) Priority claims are certain categories of unsecured claims that are paid from the available money or property in a bankruptcy case before other unsecured claims.

Redacted

A document has been redacted when the person filing it has masked, edited out, or otherwise deleted, certain information. A creditor should redact and use only the last four digits of any social-security, individual's tax-identification, or financial-account number, all but the initials of a minor's name and only the year of any person's date of birth.

Evidence of Perfection

Evidence of perfection may include a mortgage, lien, certificate of title, financing statement, or other document showing that the lien has been filed or recorded.

Acknowledgment of Filing of Claim

To receive acknowledgment of your filing, you may either enclose a stamped self-addressed envelope and a copy of this proof of claim or you may access the court's PACER system (www.pacer.psc.uscourts.gov) for a small fee to view your filed proof of claim.

INFORMATION

Offers to Purchase a Claim

Certain entities are in the business of purchasing claims for an amount less than the face value of the claims. One or more of these entities may contact the creditor and offer to purchase the claim. Some of the written communications from these entities may easily be confused with official court documentation or communications from the debtor. These entities do not represent the bankruptcy court or the debtor. The creditor has no obligation to sell its claim. However, if the creditor decides to sell its claim, any transfer of such claim is subject to FRBP 3001(e), any applicable provisions of the Bankruptcy Code (11 U.S.C. § 101 et seq.), and any applicable orders of the bankruptcy court.

Case 09-41945 Doc 10 Filed 11/06/09 Entered 11/08/09 23:25:58 Desc Imaged CERTIFICATE OF 5 NOTICE

Page 1 of 2

Total Noticed: 41

Date Rcvd: Nov 06, 2009

TOTALS: 1. * 2

User: amcc7

Form ID: b9e

District/off: 0752-1

Case: 09-41945

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The following entities were noticed by first class mail on Nov 08, 2009.

db/jdb +Romeo Iusco, Monica Iusco, 8651 Harms Road, Skokie, IL 60077-2058

aty +Forrest L Ingram, Forrest L. Ingram, P.C., 79 W Monroe Street, Su
                                             Chicago, IL 60603-4914
                                       +ALBERT LAW FIRM P.C., 205 W. RANDOLPH ST., STE 920, Chicago, IL 60606-1814
ARNSTEIN & LEHR LLP, 120 S. RIVERSIDE PLAZA, SUITE 1200, Chicago, IL 60606-3910
+Adelphia Adventures, 5045 N. Harlem Ave., Chicago, IL 60656-3501
+Alex Johnson, c/o Ottenheimer Teplinsky, 750 Lake Cook Road, Ste 140,
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                                       +Alex Johnson, c/o Ottenheimer Teplinsky,
Buffalo Grove, IL 60089-2071
14687547
                                     Buffalo Grove, IL 60089-2071

+Ashland Condo Assn, 3641-3643 N. Ashland, Chicago, IL 60613-5834

+Aspire, PO Box 105555, Atlanta, GA 30348-5555

+Blatt Hassenmiller, 125 South Wacker Dr., Suite 400, Chicago, IL 60606-4440

CARD SERVICES, P.O. BOX 13337, Philadelphia, PA 19101-3337

CIESLA & CIESLA, P.C., 838 SKOKIE BLVD., Northbrook, IL 60062

+CITY OF CHICAGO, Corporate Counsel, 30 N. LaSalle, #800, Chicago, IL 60602-3542

+CITY OF CHICAGO, Corporation Counsel, 30 N. LaSalle, #800, Chicago, IL 60602-3542

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+CITY OF CHICAGO, CORPORATION COUNSEL, **CONTRACTION COUNSELD CONTRACTION COUNSELD COUNSELD
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                                      Chicago, IL 60602-1589

+Future Builders and Developers, Inc, 8651 Harms Road, Skokie, IL 60077-2058

+GARY WEISS, PC, 30 N. LASALLE ST., Chicago, IL 60602-2590

+Harris and Harris Ltd, 222 Merchandise Mart Plz, Chicago, IL 60654-1103

+JAYENDRA PETER, 3002 PRAIRIE KNOLL COURT, Houston, TX 77059-2805

+MACY/FDSB, Macy Bankruptcy, PO Box 8053, Mason, OH 45040-8053

+NCO FINANCIAL SYSTEM, 507 Prudential Rd, Horsham, PA 19044-2368

PAUL MINAR, 1249 N. GREENVIEW AVE., #3, Charlotte, NC 28201-1233

+Park National Bank, 28 Madison St, Oak Park, IL 60302-4230

+Park National Bank, c/o Edmund Burke, Chuhak &Tescon, 30 S. Wacker Dr., Suite 2600, Chicago, IL 60606-7512

+People's Energy, 130 E Randolph, Chicago, IL 60601-6302

People's Gas, Chicago, IL 60687-0001

+Peoples Gas, C/O Bankruptcy Department, 130 E. Randolph Drive, Chicago, IL 60601-6302

+RICHARD ALAIMO, c/o ROACH JOHNSON & THUT, 415 W. WASHINGTON, STE 103, Waukegan, IL 60085-5564
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                                             Waukegan, IL 60085-5564
The following entities were noticed by electronic transmission on Nov 06, 2009. 14687548 +EDI: BECKLEE.COM Nov 06 2009 18:13:00 American Express, c/o
                                                                                                                                                                                                                                 c/o Becket and Lee,
                                                                                                                                                                                                                                                                                                  PO Box 3001,
                                             Malvern, PA 19355-0701
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                                       +EDI: TSYS2.COM Nov 06 2009 18:13:00
                                                                                                                                                                  Barclays Bank Delaware, Attn: Customer Support Dept,
                                      PO Box 8833, Wilmington, DE 19899-8833
EDI: CHASE.COM Nov 06 2009 18:13:00
Wilmington, DE 19886-5153
+EDI: CAPITALONE.COM Nov 06 2009 18:13:00
14687557
                                                                                                                                                                 CARDMEMBER SERVICE, P.O. BOX 15153,
                                                                                                                                                                                  Capital One Bank, Att. TSYS Debt Management,
14687555
                                      +EDI: CAPITALONE.COM NOV 06 2009 18:13:00
PO BOX 5155, Norcross, GA 30091-5155
+EDI: CAPITALONE.COM NOV 06 2009 18:13:00
PO BOX 5155, Norcross, GA 30091-5155
+EDI: CITICORP.COM NOV 06 2009 18:13:00
PO BOX 20507, Kansas City, MO 64195-0507
+E-mail/Text: sbindi@devonbank.com
Chicago, IL 60645-5494
EDI: HFC.COM NOV 06 2009 18:13:00
HSBC (
Baltimore MD 21287-3281
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                                                                                                                                                                                  Capital One Bank, Attn: C/O TSYS Debt Management,
                                                                                                                                                                           Citibank USA, Attn.: Centralized Bankruptcy,
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14687570
                                                                                                                                                        HSBC Card Services, PO BOX 37281,
                                            Baltimore, MD 21297-3281
                                       +EDI: CBSKOHLS.COM Nov 06 2009 18:13:00
Menomonee Falls, WI 53051-5660
14687572
                                                                                                                                                                       KOHLS/CHASE, N56 W 17000 Ridgewood Dr,
                                        +EDI: RESURGENT.COM Nov 06 2009 18:13:00
                                                                                                                                                                          LVNV FUNDING, LLC, PO Box 740281,
14687574
                                            Houston, TX 77274-0281
                                        +E-mail/Text: LOANOPSDOCPREP@SOUTHPORTBANK.COM
14687585
                                                                                                                                                                                                                                                                Southport Bank,
                                             7027 Green Bay Road,
                                                                                                               Kenosha, WI 53142-1436
                                                                                                                                                                                                                                                                                    TOTAL: 11
                                 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
14687573
                                        LTD FINANCIAL SERVICES
                                       +Capital One Bank, Attn: C/O TSYS Debt Management, PO Box 5155, Norcross, GA 30091-5155
+Park National Bank, c/o Edmund Burke, Chuhak & Tescon, 30 S. Wacker Dr., Ste 2600,
Chicago, IL 60606-7512
14687554*
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Addresses marked $^{\prime}$ + $^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Case 09-41945 Doc 10 Filed 11/06/09 Entered 11/08/09 23:25:58 Desc Imaged Certificate of Service Page 6 of 6

**** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2009 Signa

Joseph Speetjins